

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

In re: ANTHONY KOWSKE	§	Case No. 10-33497
JILLAIN KOWSKE	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Mary B. Grossman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2010.
- 2) The plan was confirmed on 12/23/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/05/2012, 11/01/2013.
- 5) The case was converted on 01/02/2014.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,275.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 6,488.00	
Less amount refunded to debtor	\$ 40.71	
<b>NET RECEIPTS</b>		<b>\$ 6,447.29</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 210.86	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 2,210.86</b>
Attorney fees paid and disclosed by debtor:	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
RIVERWOOD LEGAL &	Lgl	3,000.00	3,000.00	3,000.00	2,000.00	0.00
AMERICREDIT FINANCIAL	Sec	1,525.00	1,246.38	1,246.38	1,246.38	40.44
WELLS FARGO HOME MORTGAGE	Sec	0.00	21,674.03	21,674.03	0.00	0.00
WORLD FINANCIAL NETWORK	Sec	3,475.00	NA	NA	0.00	0.00
VANDA, LLC	Uns	768.00	803.75	803.75	128.60	0.00
AMERICAN INFOSOURCE LS AS	Uns	3,469.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	403.00	490.46	490.46	78.47	0.00
CAPITAL ONE, N.A.	Uns	328.00	327.60	327.60	52.42	0.00
PORTFOLIO RECOVERY	Uns	4,678.00	4,678.98	4,678.98	748.64	0.00
PORTFOLIO RECOVERY	Uns	1,163.00	1,151.05	1,151.05	184.17	0.00
PORTFOLIO RECOVERY	Uns	474.00	474.89	474.89	75.98	0.00
CHASE BANK USA NA	Uns	2,674.00	1,466.83	1,466.83	234.69	0.00
NCO FINANCIAL SYSTEMS INC	Uns	970.00	1,029.20	1,029.20	164.67	0.00
MAIN STREET ACQUISITION CORP.	Uns	2,525.00	NA	NA	0.00	0.00
TD BANK USA, N.A.	Uns	96.00	96.25	96.25	15.40	0.00
WE ENERGIES	Uns	499.00	742.71	742.71	118.83	0.00
CHASE BANK USA NA	Uns	0.00	2,674.41	2,674.41	427.91	0.00
STATE OF WISCONSIN	Uns	0.00	866.00	866.00	138.56	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
VANDA, LLC	Uns	0.00	3,469.67	3,469.67	555.15	0.00
WISCONSIN BELL, INC	Uns	163.27	163.27	163.27	26.12	0.00
DEPARTMENT OF WORKFORCE	Uns	866.00	NA	NA	0.00	0.00
JEFFERSON DAVIS EMERGENCY	Uns	891.23	NA	NA	0.00	0.00
KOHL'S	Uns	2,674.00	NA	NA	0.00	0.00
RICHARD SEIERSTAD, ESQ	Uns	1,158.25	NA	NA	0.00	0.00
MACYS/FDSB	Uns	970.00	NA	NA	0.00	0.00
WEST BEND WATER UTILITY	Uns	499.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 21,674.03	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,246.38	\$ 1,246.38	\$ 40.44
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 22,920.41	\$ 1,246.38	\$ 40.44
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 18,435.07	\$ 2,949.61	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 2,210.86	
Disbursements to Creditors	\$ 4,236.43	
<b>TOTAL DISBURSEMENTS:</b>		\$ 6,447.29

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 01/14/2014

By: /s/ Mary B. Grossman  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.